



GAPONLY™ PRE-APPROVAL PROCESS

Understanding that vets and clients have different needs, eligible GapOnly™ claims can be processed at any stage of the pet treatment process, covering pre-approval, pre-discharge and on the spot processing.

These instructions support your use of the pre-approval service, running a pre-authorisation via the Vet Helpline on behalf of your client for your proposed condition and procedure, either during, or preferably prior to, the patient consult.

PRE-APPROVAL

The vet requests pre-approval on the client's behalf for the proposed condition and procedure, to ensure it's covered under the client's policy.

PRE-DISCHARGE

The vet submits the GapOnly™ claim on the client's behalf, ahead of them picking up their pet.

ON THE SPOT

The vet lodges the GapOnly™ claim with the client in-clinic, and it's assessed within 10 minutes.

PRE-APPROVAL TYPES

We offer two types of pre-approval outcomes:

- Confirmation of policy coverage (Declined, Approved, Coverable but limits Reached) for the proposed condition and procedure
- Confirmation of estimated benefit amount for the proposed condition and procedure

Please note that pre-approvals via the Vet Helpline are only available to your clients who are insured with a GapOnly™ eligible brand: Woolworths, Bow Wow Meow and PetInsurance.com.au.

For all other pre-approval scenarios the standard pre-approvals process is available.

HOW TO REQUEST A PRE-APPROVAL

A pre-approval can be requested in advance of the treatment date, or in the case of emergencies, treatment that same day.

A pre-approval is to be requested by calling the PetSure Vet Helpline on 1300 838 457 and speaking to one of our vets or vet nurses between the following operating hours (AEST):

8:00am – 8:00pm Monday – Friday

8:00am – 5:00pm Saturday

Excluding NSW public holidays

Please note: the Vet Helpline is for vet practice staff only. Clients must call their insurance provider if they have any questions relating to their insurance.

WHAT DETAILS YOU WILL NEED

When you call the Vet Helpline for a pre-approval you will first be asked to complete an ID check by providing the following:

- Pet insurance brand
- Policy number
- Pet's name
- Client's name
- Client's address or phone number

You will then be asked to confirm the proposed procedure and condition. If a definitive diagnosis cannot be obtained, differentials will be determined. Depending on the condition/ procedure we may need to enquire as to the known or likely cause.

Please note: if your client is requesting confirmation of estimated benefit amount, then you will be required to email us the itemised estimate for the proposed procedure and condition at claimreview@petsure.com.au.

Please note: raising a pre-approval request by emailing us at either vethelpline@petsure.com.au or claimreview@petsure.com.au is likely to cause a delay to obtaining the outcome, so we ask that you call the Vet Helpline as standard.

MISSING INFORMATION

During your request call you will be notified if any additional information is required.

If you do not have the full/required vet history to send us, we will contact the relevant vets to obtain this information. Every effort will be made to obtain the required information prior to the treatment date, and you will be updated if there is a delay to obtaining the outcome.

You may choose to take a deposit from your client, or have them commence an application for finance, if we are not able to confirm the outcome of the pre-approval on the spot during consult.

Please note: if you are a specialist vet then it is possible that you don't hold the full/required vet history from the referral vet practice(s). Please expect this to be the case for approximately 50% of the pre-approvals you request.

PRE-APPROVAL OUTCOME

Having confirmed the identification of your client and insured patient, together with the proposed condition and procedure, we will then check to see if we have the full/required vet history on file. If we do, we will aim to confirm the outcome of the pre-approval request to you on the call.

If further assessment time is required, we will endeavour to call you back with the outcome within 10 minutes of receiving your call. If an estimated benefit amount is requested, please note that you can expect to receive a call back within 15 minutes.

You will be asked to provide an email address and/or direct telephone number for the appropriate contact at your clinic, to ensure we communicate with you in an efficient and effective manner.

Following the call back, we will email you the written outcome. We will also issue your client with the written outcome, as either an email or posted letter (depending on their communication preference), with their Certificate of Insurance (COI) attached. If their preference is posted letter, we will likely call them to expedite confirmation of the outcome.

If the proposed condition and procedure is eligible for Cover, you will be advised on the call back of the following:

- That this decision has been made based on the information provided
- If an itemised estimate has not been provided Certain Treatment items may not be coverable
- If a benefit estimate is being provided that this has been based on the information provided and the current status of the policy and
- The policy's annual benefit limit and condition/procedure sub-limits are...
- The applicable benefit percentage...
- The excess is...



GAPONLY SUPPORT

Claims & Technical Support

GapOnly™ claims can be submitted from (AEST):

8:00am – 8:00pm Monday – Friday
8:00am – 5:00pm Saturday
Excluding NSW public holidays

For claims or technical support, please contact the Vet Helpline:

Phone: 1300 838 457
Email: vethelpline@petsure.com.au

There may be times where GapOnly™ isn't available, because:

- The client's appointment is outside GapOnly™ operating hours
- The client's insurer isn't GapOnly™ enabled yet
- The client doesn't wish to wait at the practice for the claim

Sales & Product Support

Interested in GapOnly™ for your practice? Please contact:

GapOnly™ Project Manager, Alex Hawker
Phone: 0498 106 402
Email: alexh@petsure.com.au

For more information please visit:

gaponly.com.au